United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Joan M. Stouffer
Zane Stouffer
Debtors

Case No. 13-23082-gmh
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0757-2 User: jo Page 1 of 2 Date Rcvd: Mar 19, 2013
Form ID: b9i Total Noticed: 19

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2013.

db/jdb +Joan M. Stouffer, Zane Stouffer, 5111 52nd Avenue, Kenosha, WI 53144-4321
tr +Mary B. Grossman, Chapter 13 Trustee, P.O. Box 510920, Milwaukee, WI 53203-0161
8222835 +Hsbc/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
8222839 ++++MAJESTIC/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049
(address filed with court: Majestic/cb&t, 9 Mutec Dr, Columbus, GA 31907)
8222838 +Majestic/cb&t, Attn: Cardholder Services, P.O. Box 105555, Atlanta, GA 30348-5555
8222841 +Office of Regional Chief Counsel, Reg. V, Social Security Administration, 200 West Adams Street, 30th Floor, Chicago, IL 60606-5234
8222842 +Social Security Administration, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235-0001
8222843 Social Security Administration, 5107 Leesburg Pike, Falls Church, VA 22041-3255
8222844 +Social Security Administration, 310 W. Wisconsin Avenue, Suite 300W, Milwaukee, WI 53203-2261
8222845 The General Counsel, Social Security Administration, Room 617, Altmeyer Building, 6401 Security Boulevard, Baltimore, MD 21235-6401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: anton@nickolailaw.com Mar 20 2013 01:34:03 Anton B. Nickolai, Nickolai & Poletti, LLC, 308 Milwaukee Avenue, PO Box 559, Burlington, WI 53105
smg EDI: WISCDEPREV.COM Mar 20 2013 00:53:00 Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov Mar 20 2013 01:46:04 Office of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
8222833 EDI: CAPITALONE.COM Mar 20 2013 00:53:00 Capital 1 Bank, Po Box 85520, Richmond, VA 23285
8222832 +EDI: CAPITALONE.COM Mar 20 2013 00:53:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
8222834 +EDI: HFC.COM Mar 20 2013 00:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
8222837 E-mail/Text: bankruptcy@landmarkcu.com Mar 20 2013 01:46:37 Landmark Credit Union, 2775 S Moorland Rd, New Berlin, WI 53151
8222836 E-mail/Text: bankruptcy@landmarkcu.com Mar 20 2013 01:46:37 Landmark Credit Union, 5445 Sw Ridge Dr., New Berlin, WI 53151
8222840 +Fax: 866-311-5818 Mar 20 2013 01:04:51 Medallion Bank, c/o System and Services Technologies Inc, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2013 **Signature:** Joseph Speetjens

The following persons/entities were sent notice through the court’s CM/ECF electronic mail (Email) system on March 18, 2013 at the address(es) listed below:

Anton B. Nickolai on behalf of Debtor Joan Stouffer anton@nickolailaw.com
Mary B. Grossman ecf@chapter13milwaukee.com
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Eastern District of Wisconsin

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, Hearing on Confirmation and Deadlines

The debtor(s) listed below filed a Chapter 13 bankruptcy case on 3/18/13.

This notice contains important information for the debtor(s) and creditors. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.

Creditors −− Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Additional Information.

Name(s) used by the debtor(s) in the last 8 years (including married, maiden, trade) and address:

Joan M. Stouffer 5111 52nd Avenue Kenosha, WI 53144	Zane Stouffer 5111 52nd Avenue Kenosha, WI 53144
Case Number: 13−23082−gmh	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−5123 xxx−xx−6463
Attorney for Debtor(s) (name and address): Anton B. Nickolai Nickolai & Poletti, LLC 308 Milwaukee Avenue PO Box 559 Burlington, WI 53105 Telephone number: 262−757−8444	Bankruptcy Trustee (name and address): Mary B. Grossman Chapter 13 Trustee P.O. Box 510920 Milwaukee, WI 53203 Telephone number: 414−271−3943

Meeting of Creditors:
The debtor(s) must attend this meeting.

Date: **April 17, 2013** Time: **09:30 AM**

Location: **Racine County Public Works Building, 14200 Washington Ave., Sturtevant, WI 53177**

Deadlines:
Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:
For all creditors (except a governmental unit): **7/16/13** For a governmental unit: See Fed. R. Bankr. P. 3002(c)(1)

Creditor with a Foreign Address
A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/17/13

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Proposed Plan; Objection to Plan; Hearing on Confirmation of Plan
If the debtor has filed a plan, a copy has been enclosed. If the debtor has not yet filed a plan, you will receive it at a later date. If a party files a written objection to confirmation of the proposed plan no later than 14 days after the completion of the Meeting of Creditors, the Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only persons who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice.

Creditors May Not Take Certain Actions:
In most instances, the filing of a bankruptcy case automatically stays certain collections and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office: Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202−4581 Telephone: (414) 297−3291 VCIS: (414) 297−3582 or Toll Free (877) 781−7277 Court Web Site: http://www.wieb.uscourts.gov	**For the Court:** JANET L. MEDLOCK Clerk, U.S. Bankruptcy Court
Clerk's Office Hours: 8:30 a.m. − 4:30 p.m. (Central Time)	Date: 3/19/13

ADDITIONAL INFORMATION

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the proposed plan. If your written objection to confirmation is filed no later than 14 days after completion of the Meeting of Creditors, the Court will schedule a confirmation hearing that you may attend. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or to obtain property from the debtor; repossessing the debtor's property; or starting or continuing lawsuits or foreclosures; or garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Debtors will be required by the trustee to produce photo identification and proof of Social Security Number at the meeting of creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. In order to be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. A Proof of Claim can be filed electronically using the instructions at the court's website (www.wieb.uscourts.gov) under "Information for Creditors." No password or CM/ECF account is required, and an acknowledgement of the filing is available for your records. Alternatively, obtain a Proof of Claim form (Official Form B10), complete it and file by mail or in person at the address of the Bankruptcy Clerk's office on the front of this notice. A fillable proof of claim form is available at the court's website (www.wieb.uscourts.gov) under "Bankruptcy Forms − Local Forms." To receive an acknowledgment of your filing, you should enclose a stamped self−addressed envelope and a copy of your Proof of Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences that a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive any objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the lists of the debtor's property, debts, and property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

−−−−− Refer to Other Side for Important Deadlines and Notices −−−−−